

Monthly GIC Basic Life and Health Plan Rates *as of July 1, 2004*

For Employees Hired After June 30, 2003

Basic Life Insurance	Employee Pays	Commonwealth Pays	Total Premium
Basic Life Insurance Only (\$5,000 Coverage)	\$1.33	\$3.97	\$5.30

HEALTH CARE PLAN PREMIUMS (Including Basic Life Insurance)	INDIVIDUAL COVERAGE			FAMILY COVERAGE		
	Employee Pays	Commonwealth Pays	Total Premium	Employee Pays	Commonwealth Pays	Total Premium
HEALTH PLAN						
Commonwealth Indemnity Plan with CIC (comprehensive)	\$153.54	\$389.63	\$543.17	\$347.87	\$878.97	\$1,226.84
Commonwealth Indemnity Plan without CIC (non-comprehensive)	129.88	389.63	519.51	293.00	878.97	1,171.97
Commonwealth Indemnity Plan PLUS	95.44	286.31	381.75	219.52	658.54	878.06
Commonwealth Indemnity Community Choice Plan	88.26	264.75	353.01	211.53	634.58	846.11
Harvard Pilgrim POS	95.42	286.23	381.65	228.86	686.56	915.42
Navigator by Tufts Health Plan	90.94	272.81	363.75	218.03	654.07	872.10
Fallon Community Health Plan Direct Care	70.26	210.77	281.03	166.78	500.32	667.10
Fallon Community Health Plan Select Care	84.36	253.05	337.41	200.64	601.91	802.55
Health New England	73.24	219.68	292.92	179.34	537.99	717.33
Neighborhood Health Plan	78.43	235.25	313.68	201.66	604.95	806.61

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*For Employees Hired On or Before June 30, 2003
With an Annual Salary as of February 1, 2004 of \$35,000 OR MORE*

Basic Life Insurance	Employee Pays	Commonwealth Pays	Total Premium
Basic Life Insurance Only (\$5,000 Coverage)	\$1.06	\$4.24	\$5.30

HEALTH CARE PLAN PREMIUMS (Including Basic Life Insurance)	INDIVIDUAL COVERAGE			FAMILY COVERAGE		
	Employee Pays	Commonwealth Pays	Total Premium	Employee Pays	Commonwealth Pays	Total Premium
HEALTH PLAN						
Commonwealth Indemnity Plan with CIC (comprehensive)	\$127.56	\$415.61	\$543.17	\$289.26	\$937.58	\$1,226.84
Commonwealth Indemnity Plan without CIC (non-comprehensive)	103.90	415.61	519.51	234.39	937.58	1,171.97
Commonwealth Indemnity Plan PLUS	76.35	305.40	381.75	175.61	702.45	878.06
Commonwealth Indemnity Community Choice Plan	70.60	282.41	353.01	169.22	676.89	846.11
Harvard Pilgrim POS	76.33	305.32	381.65	183.08	732.34	915.42
Navigator by Tufts Health Plan	72.75	291.00	363.75	174.42	697.68	872.10
Fallon Community Health Plan Direct Care	56.21	224.82	281.03	133.42	533.68	667.10
Fallon Community Health Plan Select Care	67.48	269.93	337.41	160.51	642.04	802.55
Health New England	58.58	234.34	292.92	143.47	573.86	717.33
Neighborhood Health Plan	62.74	250.94	313.68	161.32	645.29	806.61

Monthly GIC Basic Life and Health Plan Rates as of July 1, 2004

For Employees Hired **On or Before June 30, 2003**
With an Annual Salary as of February 1, 2004 of **LESS THAN \$35,000**

Basic Life Insurance	Employee Pays	Commonwealth Pays	Total Premium
Basic Life Insurance Only (\$5,000 Coverage)	\$0.80	\$4.50	\$5.30

HEALTH CARE PLAN PREMIUMS (Including Basic Life Insurance)	INDIVIDUAL COVERAGE			FAMILY COVERAGE		
	Employee Pays	Commonwealth Pays	Total Premium	Employee Pays	Commonwealth Pays	Total Premium
HEALTH PLAN						
Commonwealth Indemnity Plan with CIC (comprehensive)	\$101.59	\$441.58	\$543.17	\$230.67	\$996.17	\$1,226.84
Commonwealth Indemnity Plan without CIC (non-comprehensive)	77.93	441.58	519.51	175.80	996.17	1,171.97
Commonwealth Indemnity Plan PLUS	57.27	324.48	381.75	131.71	746.35	878.06
Commonwealth Indemnity Community Choice Plan	52.96	300.05	353.01	126.92	719.19	846.11
Harvard Pilgrim POS	57.25	324.40	381.65	137.32	778.10	915.42
Navigator by Tufts Health Plan	54.57	309.18	363.75	130.82	741.28	872.10
Fallon Community Health Plan Direct Care	42.16	238.87	281.03	100.07	567.03	667.10
Fallon Community Health Plan Select Care	50.62	286.79	337.41	120.39	682.16	802.55
Health New England	43.94	248.98	292.92	107.60	609.73	717.33
Neighborhood Health Plan	47.06	266.62	313.68	121.00	685.61	806.61



Monthly GIC Plan Rates as of July 1, 2004

Optional Life Insurance Rates

including Accidental Death and Dismemberment

ACTIVE EMPLOYEE AGE	SMOKER RATE	NON-SMOKER RATE
	Per \$1,000 of coverage	Per \$1,000 of coverage
Under Age 35	\$0.10	\$0.06
35 – 44	0.15	0.07
45 – 49	0.25	0.10
50 – 54	0.40	0.16
55 – 59	0.62	0.24
60 – 64	0.94	0.36
65 – 69	1.68	0.89
Age 70 and over	3.00	1.39

LTD Benefit*

ACTIVE EMPLOYEE AGE	EMPLOYEE MONTHLY PREMIUM
	Per \$100 of Monthly Earnings
Under 20	\$ 0.10
20 - 24	0.10
25 - 29	0.12
30 - 34	0.16
35 - 39	0.21
40 - 44	0.39
45 - 49	0.58
50 - 54	0.81
55 - 59	1.02
60 - 64	0.92
65 - 69	0.43
70 and over	0.24

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GIC Dental/Vision Plan

For Managers, Legislators, Legislative Staff and Certain Executive Office Staff*

	INDIVIDUAL COVERAGE			FAMILY COVERAGE		
	Employee Pays	Commonwealth Pays	Total Premium	Employee Pays	Commonwealth Pays	Total Premium
PPO PLAN	\$ 3.51	\$19.89	\$23.40	\$10.88	\$61.64	\$72.52
INDEMNITY PLAN	\$ 4.94	\$28.01	\$32.95	\$15.32	\$86.83	\$102.15

*Only available to active employees who meet the criteria listed on pages 9 and 20.

Contact Information

For more information about specific plan benefits, call a plan representative.
Be sure to indicate you are a GIC insured.

Health Insurance

Commonwealth Indemnity Plan Commonwealth Indemnity Plan PLUS Commonwealth Indemnity Community Choice Plan (UNICARE)	1.800.442.9300	www.unicare-cip.com
Commonwealth Indemnity Plans Prescription Drugs (<i>Express Scripts</i>)	1.877.828.9744	www.express-scripts.com
Commonwealth Indemnity Plans and Navigator by Tufts Health Plan Mental Health/Substance Abuse, EAP (<i>United Behavioral Health</i>)	1.888.610.9039	www.liveandworkwell.com (access code: 10910)
Harvard Pilgrim POS	1.800.542.1499	www.harvardpilgrim.org
Navigator by Tufts Health Plan	1.800.870.9488	www.tuftshealthplan.com/gic
Fallon Community Health Plan	1.800.868.5200	www.fchp.org
Health New England	1.800.842.4464	www.healthnewengland.com
Neighborhood Health Plan	1.800.433.5556	www.nhp.org

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Other Benefits

Life/AD&D Insurance (<i>UnumProvident</i>) – Call the GIC	1.617.727.2310 ext. 801	www.mass.gov/gic
Long Term Disability (CNA)	1.866.847.6343	www.maemployeesltd.com
Employee Assistance Program (EAP) Accessed by Managers & Supervisors (<i>United Behavioral Health</i>)	1.617.558.3412	www.liveandworkwell.com (access code: 10910)
Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP) (<i>Sentinel Benefits</i>)	1.888.762.6088	www.mass.gov/gic
LifeBalance®	1.800.854.1446	www.lifebalance.net (password and ID: <i>lifebalance</i>)

For Managers, Legislators, Legislative Staff, and Certain Executive Office Staff

Dental Benefits (<i>Delta Dental</i>)	1.800.553.6277	www.deltamass.com
Vision Benefits (<i>Davis Vision</i>)	1.800.650.2466	www.davisvision.com

Additional Resources

Social Security Administration	1.800.772.1213	www.ssa.gov
State Retirement Board	1.617.367.7770	www.mass.gov/treasury/srb.htm
GIC TDD/TTY Access	1.617.227.8583	Not Available

Active Employees

Other questions?
Call the GIC 617.727.2310, ext. 801. • www.mass.gov/gic